

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-17063-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sonya McMillan  
5 Jefferson St  
Apt 3  
Clifton, NJ 07014-1593

Social Security No.:

xxx-xx-5649

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/16/20  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: December 6, 2019

JAN: mcp

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Sonya McMillan  
DebtorCase No. 19-17063-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 132Page 1 of 2  
Total Noticed: 40

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
 Philadelphia, PA 19103-1814  
 cr +Paterson Police Federal Credit Union, Paterson Police Federal Credit Union, 111 Broadway,  
 Paterson, NJ 07505-1135  
 cr +The Bank of New York Mellon, et., al, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway,  
 Suite 407, Cherry Hill, NJ 08034-1925  
 518168357 American Express, PO Box 981535, El Paso, TX 79998-1535  
 518256129 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 518168359 Bob's Discount Furniture, 428 Tolland Tpke, Manchester, CT 06042-1765  
 518168363 Ditech, Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176  
 518168368 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 518168369 LabCorp., 531 S Spring St, Burlington, NC 27215-5866  
 518168372 New Jersey Division of Pension & Benefit, 50 W State St, Trenton, NJ 08608-1220  
 518168374 +Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135  
 518168376 St Joseph's Regional Medical Center, 703 Main St, Paterson, NJ 07503-2621  
 518168377 Summit Collection Services, PO Box 306, Ho Ho Kus, NJ 07423-0306  
 518452946 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000  
 518168380 Wells Fargo Dealer Services, MAC T9017-026, PO Box 17900, Denver, CO 80217-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsed@recoverycorp.com Dec 07 2019 01:33:44  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518168356 E-mail/Text: info@payhcs.com Dec 07 2019 01:30:03 Advanced Laparoscopic Assoc.,  
 c/o HSC Collections, 75 Franklin Tpke, Waldwick, NJ 07463-1831  
 518168358 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Avenue/Comenity Bank,  
 Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 518168360 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2019 01:33:56 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 518168361 E-mail/PDF: gecsed@recoverycorp.com Dec 07 2019 01:33:16 Care Credit, c/o Synchrony,  
 PO Box 960061, Orlando, FL 32896-0061  
 518168362 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Comenity - Catherines,  
 Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 518168364 E-mail/Text: bnc-bluestem@quantum3group.com Dec 07 2019 01:29:50 Fingerhut,  
 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
 518183422 +E-mail/Text: info@payhcs.com Dec 07 2019 01:30:03 HCS Collections, P.O. Box 306,  
 Waldwick, NJ 07463-0306  
 518168365 E-mail/PDF: gecsed@recoverycorp.com Dec 07 2019 01:33:44 JC Penney Credit Services,  
 Customer Service C/O SYNCB, PO Box 965009, Orlando, FL 32896-5009  
 518168366 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Jessica London,  
 c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273  
 518168367 E-mail/Text: bankruptcy@sccompanies.com Dec 07 2019 01:25:22 K. Jordan, 913 1st Ave,  
 Chippewa Falls, WI 54729-1402  
 518168370 E-mail/Text: bankruptcy@savit.com Dec 07 2019 01:30:08 Medical Eye Institute of Essex,  
 c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250  
 518168371 E-mail/Text: electronicbkydocs@nelnet.net Dec 07 2019 01:29:00 Nelnet/Dept of Ed,  
 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904  
 518168373 E-mail/PDF: gecsed@recoverycorp.com Dec 07 2019 01:34:24 Old Navy Customer Relations,  
 6007 Green Pointe Dr S, Groveport, OH 43125-2008  
 518446337 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 07 2019 01:50:34  
 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 518168375 +E-mail/Text: BankruptcyMail@questdiagnostics.com Dec 07 2019 01:30:07 Quest Diagnostics,  
 500 Plaza Dr, Secaucus, NJ 07094-3656  
 518293159 E-mail/Text: bkdepartment@rtresolutions.com Dec 07 2019 01:29:09  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
 Dallas, Texas 75247-4029  
 518172186 +E-mail/PDF: gecsed@recoverycorp.com Dec 07 2019 01:33:15 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518168378 E-mail/Text: bkdepartment@rtresolutions.com Dec 07 2019 01:29:09  
 The Bank of New York, et al., c/o Real Time Resolutions, 1349 Empire Central Dr Ste 150,  
 Dallas, TX 75247-4029  
 518204803 +E-mail/Text: electronicbkydocs@nelnet.net Dec 07 2019 01:29:00  
 U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201,  
 Lincoln, NE 68508-1911  
 518168379 E-mail/PDF: gecsed@recoverycorp.com Dec 07 2019 01:33:15 Walmart/Synchrony Bank,  
 Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064  
 518168381 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Woman Within,  
 c/o Comenity Bank Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

District/off: 0312-2

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Dec 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
518451911 DITECH FINANCIAL LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Dionne L. Wade on behalf of Debtor Sonya McMillan dionnewade@optonline.net  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
Steven P. Kelly on behalf of Creditor The Bank of New York Mellon, et., al  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8